

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

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As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name, and I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND APPARATUS FOR PERFORMING INSURANCE INSOLVENCY OPERATIONS

the specification of which (check one)

() is attached hereto:

(X) was filed on December 20, 2000 as United States Application Number 09/745,011.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulation, §1.56. I hereby claim foreign priority benefits under Title 35, United States Code, §119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate disclosing the subject matter claimed in their application and having a filing date (1) before that of the application on which priority is claimed, or (2) if no priority is claimed, before the filing date of this application.

Prior foreign Application(s)

<u>Number</u>	<u>Country</u>	<u>Day/Month/Year Filed</u>	<u>Priority Claimed</u>
_____	_____	_____	() Yes () No
_____	_____	_____	() Yes () No
_____	_____	_____	() Yes () No

I hereby claim the benefit under Title 35, United States Code, §120/365 of any United States application(s) listed below and PCT International Applications listed above or below, and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

(Application Number)

Day/Month/Year Filed

Status (Patented, Pending, Abandoned)

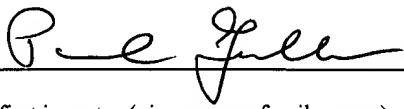
I hereby appoint Donald W. Muirhead, Reg. No. 33,978; Anne E. Saturnelli, Reg. No. 41,290; and David Suhl, Reg. No. 43,169 as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

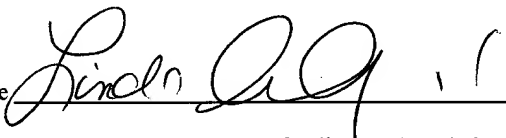
Address all telephone calls to Anne E. Saturnelli at telephone number (617) 951-6661. Address all correspondence to:

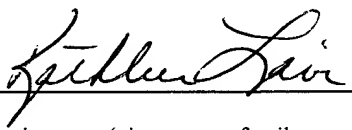
Patent Group
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101 Federal Street
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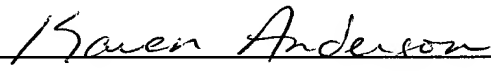
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.


DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION
(continued)

Inventor's signature  Date 1/25/01
Full name of sole or first inventor (given name, family name) Paul Gulko
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Inventor's signature  Date 1/25/01
Full name of sole or first inventor (given name, family name) Linda Angelone
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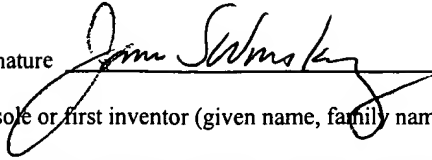
Inventor's signature  Date 1-25-01
Full name of sole or first inventor (given name, family name) Kathleen Lavin
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Full name of sole or first inventor (given name, family name) Karen Anderson
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Inventor's signature  Date 1-25-01
Full name of sole or first inventor (given name, family name) Denise Amigo
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DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION
(continued)

Inventor's signature



Date

1-25-2001

Full name of sole or first inventor (given name, family name) James Winskowicz

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